

Substitute for form 1449A&B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	10/696,014
				Filing Date	October 28, 2003
				First Named Inventor	Arthur, Steven E.
				Art Unit	3627
				Examiner Name	Paul Danneman
Sheet	1	of	5	Attorney Docket Number	020375-044100US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (If known)			
	AA	US-2002-0152116	Oct-2002	Yan et al.	
	AB	US-2002-0161641	Oct-2002	Quinlan et al.	
	AC	US-2002-0165795	Nov-2002	Holley et al.	
	AD	US-2003-0024981	Feb-2003	Narasimhan	
	AE	US-2003-0097331	May-2003	Cohen	
	AF	US-2003-0115126	Jun-2003	Pitroda	
	AG	US-2005-0033639	Feb-2005	Myers	
	AH	US-4,554,446	11-19-1985	Murphy et al.	
	AI	US-5,200,889	4-6-1993	Mori	
	AJ	US-5,220,501	6-15-1993	Lawlor et al.	
	AK	US-5,263,863	10-26-1993	Ferguson et al.	
	AL	US-5,555,496	9-10-1996	Tackbary et al.	
	AM	US-5,699,528	12-16-1997	Edward J. Hogan	
	AN	US-5,757,917	5-26-1998	Rose et al.	
	AO	US-5,774,879	6-30-1998	Custy et al.	
	AP	US-5,777,305	Jul-1998	Smith et al.	
	AQ	US-5,826,241	10-20-1998	Stein et al.	
	AR	US-5,832,458	11-3-1998	Jones	
	AS	US-5,899,980	5-4-1999	Wilf et al.	
	AT	US-5,905,246	5-18-1999	Fajkowski et al.	
	AU	US-5,923,016	7-13-1999	Fredregill et al.	
	AV	US-5,960,412	9-28-1999	Tackbary et al.	
	AW	US-5,987,140	11-16-1999	Rowney et al.	
	AX	US-5,987,429	11-16-1999	Maritzen, et al.	
	AY	US-5,991,750	11-23-1999	Watson	
	AZ	US-5,999,625	12-7-1999	Bellare et al.	
	BA	US-6,000,608	12-14-1999	Dorf	
	BB	US-6,012,045	1-4-2000	Barzilai et al.	
	BC	US-6,012,048	1-4-2000	Gustin et al.	
	BD	US-6,032,133	2-29-2000	Hilt et al.	
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		Number Kind Code ² (if known)			
	BE	US-6,044,363	3-28-2000	Mori et al.	
	BF	US-6,058,379	5-2-2000	Odom et al.	
	BG	US-6,058,417	5-2-2000	Hess et al.	
	BH	US-6,070,798	6-6-2000	Nethery	
	BI	US-6,073,117	6-6-2000	Oyanagi et al.	
	BJ	US-6,088,684	7-11-2000	Custy et al.	
	BK	US-6,098,053	8-1-2000	Slater	
	BL	US-6,119,106	9-12-2000	Mersky et al.	
	BM	US-6,122,625	9-19-2000	Sholom Rosen	
	BN	US-6,167,386	12-26-2000	Brown	
	BO	US-6,175,823	1-16-2001	Karen L. Van Dusen	
	BP	US-6,226,623	5-1-2001	Scheln et al.	
	BQ	US-6,246,996	6-12-2001	Lee H. Stein et al.	
	BR	US-6,336,099	1-1-2002	Barnett et al.	
	BS	US-6,847,935	Jan-2005	Solomon et al.	
	BT	US-7,006,983	Feb-2006	Packes et al.	

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Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ³
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	BU	EP	911772		04-28-1999	Citicorp Development Center, Inc.		<input type="checkbox"/>
	BV	EP	0949596	A2	10-13-1999	Charels Golvin et al.		<input type="checkbox"/>
	BW	EP	1077436	A2	02-21-2001	Nigel Pinell		<input type="checkbox"/>
	BX	WO	0022559	A1	04-20-2000	Citibank, N.A.		<input type="checkbox"/>
	BY	WO	0034899		06-15-2000	Ebay Inc. et al.		<input type="checkbox"/>
	BZ	WO	0054122	A2	09-14-2000	Ancestry Com. Inc.		<input type="checkbox"/>
	CA	WO	0067177		11-09-2000	X Com Corp.		<input type="checkbox"/>

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		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	CB	WO	0079452		12-28-2000	Echarge Corp.		<input type="checkbox"/>
	CC	WO	0104816		01-18-2001	Citicorp Credit Services Inc.		<input type="checkbox"/>
	CD	WO	0141419		06-07-2001	Citibank NA		<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
	CE	AMERINET, INC., "Debit-It!-The Best Idea In Payment Systems Since the Credit Card", downloaded from website http://www.debit-it.com/ on 2/7/00, 8 pages			<input type="checkbox"/>
	CF	CONFINITY, INC., PayPal.com, How PayPal.com Works, download from website http://www.paypal.com on 2-7-2000, 7 pages			<input type="checkbox"/>
	CG	DOTBANK, "The Way to Send and Receive Money on the Internet," download from website http://www.dotbank.com , 02-07-2000, 6 pages			<input type="checkbox"/>
	CH	IDEALAB COMPANY, "PayMe.com," download from website http://ssl.idealab.com on 2-16-2000, 7 pages			<input type="checkbox"/>
	CI	Intell-A-Check Corp.: "Intell-A-Check! -The Way to get Paid", Intell-A-Check product overview, retrieved from http://www.ichack.com/ on 02/07/2000, 7 pages			<input type="checkbox"/>
	CJ	TeleCheck International, Inc.: "Making Checks Our Responsibility", retrieved from http://www.telecheck.com/home/home.html on 02/07/2000, 8 pages			<input type="checkbox"/>
	CK	Telecheck, Verification Services, Internet, http://telecheck.com , February 7, 2000.			<input type="checkbox"/>

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	CL	The Denver Post, April 1, 2002, "Rebate Quests Often Result in Unhappy Returns".	<input type="checkbox"/>
	CM	TRANSPPOINT, "The Way to Pay Online", downloaded from website http://www.transpoint.com/ on 2/10/2000, 12 pages.	<input type="checkbox"/>
	CN	U.S. Patent Application No. 10/167,720 (Attorney Docket No. 020375-025300US), Office Action dated 10-19-2007, 8 pages.	<input type="checkbox"/>
	CO	U.S. Patent Application No. 10/167,720 (Attorney Docket No. 020375-025300US), Final Office Action dated 2-08-2008, 11 pages.	<input type="checkbox"/>
	CP	U.S. Patent Application No. 10/167,720 (Attorney Docket No. 020375-025300US), Advisory Action dated 4-16-2008, 3 pages.	<input type="checkbox"/>
	CQ	U.S. Patent Application No. 10/167,720 (Attorney Docket No. 020375-025300US), Office Action dated 6-05-2008, 9 pages.	<input type="checkbox"/>
	CR	U.S. Patent Application No. 10/238,044 (Attorney Docket No. 020375-025310US), Office Action dated 4-02-2008, 8 pages.	<input type="checkbox"/>
	CS	U.S. Patent Application No. 10/356,368 (Attorney Docket No. 020375-035600US), Office Action dated 10-25-2007, 11 pages.	<input type="checkbox"/>
	CT	U.S. Patent Application No. 10/356,368 (Attorney Docket No. 020375-035600US), Final Office Action dated 3-13-2008, 12 pages.	<input type="checkbox"/>
	CU	U.S. Patent Application No. 10/356,368 (Attorney Docket No. 020375-035600US), Advisory Action dated 5-21-2008, 3 pages.	<input type="checkbox"/>
	CV	U.S. Patent Application No. 11/419,413 (Attorney Docket No. 020375-044110US), Office Action dated 6-11-2008, 11 pages.	<input type="checkbox"/>
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